

CO's 25 Under 35: The Lenders and Debt Brokers to Watch in 2017

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Matthew Fantuzzi, 26

Senior Associate, Emerald Creek Capital

Matthew Fantuzzi of Emerald Creek Capital has originated \$130 million of loans across 25 deals over the last 12 months.

One of the youngest professionals on Emerald Creek's origination team, Fantuzzi earned his bachelor's degree in finance from Rider University in 2013. After making two career stops in other areas of finance, he decided to shift his focus to real estate, joining Emerald Creek in March 2014 as an associate, before being elevated to senior associate in January 2016.

"There are definitely a lot of different aspects to every deal and, being one of the younger guys, you're picking up on things as you're going through each deal such as rent stabilization, vacancies, [little things] of that nature," Fantuzzi said.

Fantuzzi was recently able to provide a two-year, \$8 million acquisition loan for the purchase of an assemblage of three multifamily buildings at 343 and 339-341 East 33rd Street in Kips Bay. Michael Heletz, of Excel Development Group, filed plans in late November last year to demolish all three, four-story walk-up apartment buildings, records show.

“There was a bit of difficulty in terms of air rights, and the fact that it was an acquisition of multiple buildings,” Fantuzzi said. “We refinanced the first loan made to the borrower. The borrower bought one of the buildings; we made a loan. He bought the other two; we refinanced and gave him a cash-out on the other two.”

Originally from West Milford, N.J., Fantuzzi said his father was the source of much inspiration for him as a kid. He encouraged him to consider real estate as a strong avenue down which to pursue a career in finance. That mentorship has transitioned to his work life, Fantuzzi said, as Emerald Creek Co-Founders Mark Bahiri and Mark Penna as well as Managing Directors Jeff Seidler and Mike Cleaver have assumed that role.

“My bosses have taken over the role of showing me how to act with integrity and who I should be as a person,” Fantuzzi said. “They’ve helped me become a better originator.”—*M.B.*